

# Health Insurance Coverage Estimates for Iowa

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The U.S. Census Bureau recently released new model-based estimates of the size of the uninsured population for all counties and states in the United States. These data, produced under the Small Area Health Insurance Estimates (SAHIE) program, describe characteristics of the uninsured population by age, sex, and income level for counties in 2006. State-level data include additional estimates for various racial and ethnic groups. The Census Bureau uses a variety of sources to compile these estimates, including the Annual Social and Economic Supplement to the Current Population Survey, annual population estimates, the decennial census, County Business Patterns data, administrative record sources such as tax return data, Medicaid and CHIP participation data, and Food Stamp participation data. These data sources are used in statistical models to produce the county and state-level estimates.

This brief report provides an overview of key statistics about the uninsured population in Iowa and its 99 counties. Some national statistics are included for comparative purposes. For more detailed national and state data, maps, and interactive tables, visit the U.S. Census Bureau's Web site at the following link: <http://www.census.gov/did/www/sahie/index.html>

## Characteristics of the Uninsured Population in Iowa

An estimated 272,711 Iowa residents under the age of 65 did not have health insurance in 2006. This represents 10.8 percent of the state's total under-65 population. Males represent a slight majority of Iowa's uninsured, accounting for 54 percent of the total number. Residents with income levels below 200 percent of poverty account for 52 percent of the state's uninsured population. Minority population groups, including persons of Hispanic or Latino origin, represent 20 percent of Iowa's uninsured residents. Children under 19 years of age account for 17 percent.

Table 1 provides a basic demographic profile of Iowa's uninsured population. The first column of data shows the estimated number of Iowa residents without health insurance. The second column provides a margin of error for the estimate.\* The third column shows the number of uninsured residents as a percentage of the total population in their demographic group. The fourth column provides the group's comparative uninsured rate across the United States.

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\* Adding and subtracting the margin of error value from the estimated value provides a confidence interval that is 90 percent likely to contain the true number of uninsured residents in the given demographic group.

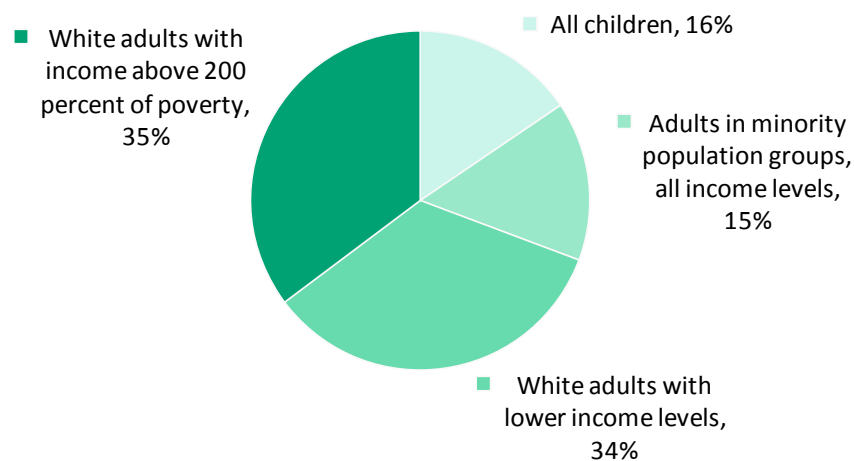
Table 1

2006 Estimates for Iowa	Estimated # Uninsured	Margin of Error	% Uninsured in Iowa	% Uninsured in the U.S.
Total under age 65	272,711	15,537	10.8	17.8
Under 19 years	45,893	6,613	6.1	12.0
18 to 64 years	230,413	13,604	12.7	20.2
50 to 64 years	46,493	4,766	8.6	13.3
Hispanic, any race	31,337	2,694	27.7	35.6
Black alone, not Hispanic	10,787	1,237	16.1	21.7
White alone, not Hispanic	218,976	13,604	9.7	12.5
Male	147,118	9,917	11.5	NA
Female	125,593	9,207	10.0	NA
Income below 200% of poverty	142,259	10,529	22.1	32.2

A more detailed analysis of the SAHIE data by age, race, and income characteristics reveals that 35 percent of the uninsured individuals in Iowa were white, non-Hispanic adults with income levels higher than 200 percent of the poverty threshold. Lower-income white adults accounted for another third of Iowa's uninsured population. Minority groups including black and Hispanic residents of all income levels account for 15 percent of the state's uninsured population. All children, regardless of race or income, accounted for 16 percent of uninsured residents. Figure 1 shows the distribution of Iowa's uninsured population by age, income, and racial/ethnic characteristics.

Figure 1

## Uninsured Iowans by Age, Race/Ethnicity, and Income



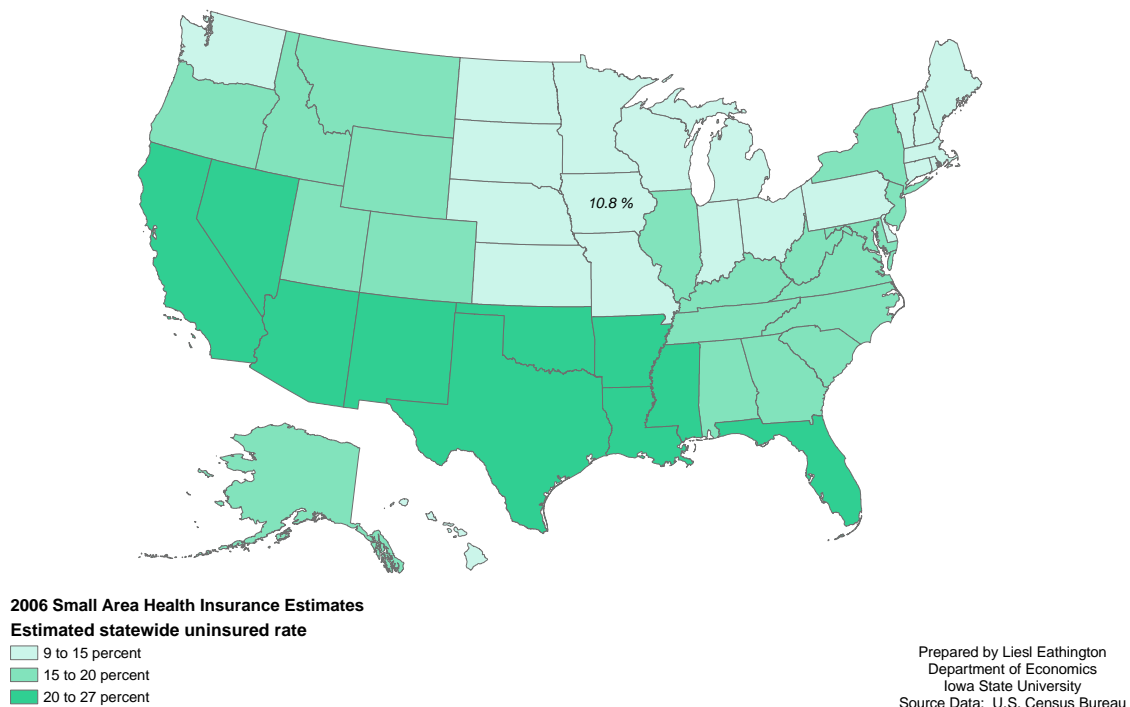
## Relative Size of the Uninsured Population by State

Figure 2 illustrates the estimated statewide uninsured rates for the population under 65 years of age for all 50 states and the District of Columbia. Iowa's estimated overall uninsured rate for 2006 was 10.8 percent, with a margin of error of 0.6 percent.<sup>†</sup> Iowa's uninsured rate was relatively low compared to the 17.8 percent average rate for the United States.

Figure 2

### Estimated Uninsured Percentage of the Population Under Age 65: All Income Groups, 2006

*U.S. Average 17.8 percent*



States in the Southwest, South, and West have relatively higher fractions of their population without health insurance compared to states in the Midwest and the Northeast. The state of Texas ranked the highest among all states in the uninsured percentage of the population, with an estimated rate of 27.6 percent. New Mexico followed at 25.8 percent, and Florida was third highest with 24.9 percent.

Among states with very low fractions of the population without health insurance, Minnesota was the leader with an estimated rate of 9.4 percent. Massachusetts and Hawaii were close behind with rates of 9.6 and 9.8, respectively. Iowa's rate of 10.8 percent ranked the 5<sup>th</sup> lowest among the states, just behind 4<sup>th</sup> place Wisconsin.

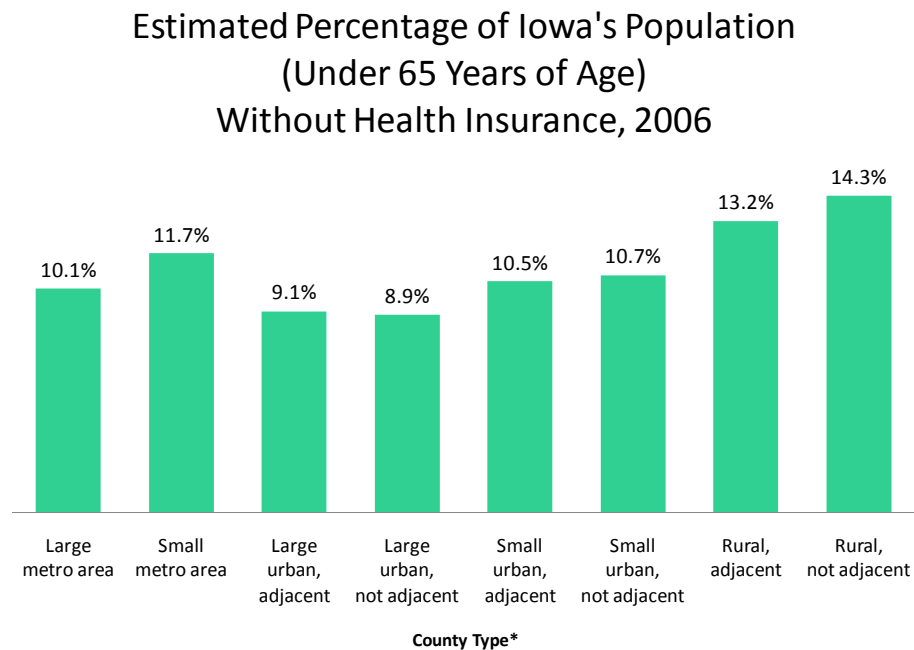
<sup>†</sup> The margin of error is based on a 90 percent confidence level, which means that we can be 90 percent confident that Iowa's number of uninsured residents falls somewhere between 10.2 percent and 11.4 percent of the under-65 population.

## Uninsured Rates by County in Iowa

The percentage of residents without health insurance was slightly higher in Iowa's metropolitan areas compared to its non-metropolitan areas. The metropolitan county average of 10.9 percent slightly exceeded the overall statewide average rate of 10.8 percent. The average rate in Iowa's 79 non-metropolitan counties was below the statewide average at 10.6 percent.

Broad metropolitan/non-metropolitan county groupings tend to mask notable differences among the state's rural counties compared to its more urbanized counties. Figure 3 illustrates the state's uninsured rates in somewhat more detail. This chart groups Iowa's counties according to a hierarchy that considers their total urban population and their proximity, or adjacency, to a metropolitan area. Using this categorization scheme, we see that the rate of uninsured residents tends to increase as the urbanization level of the county decreases.<sup>‡</sup> The highest rate occurs in Iowa's most remote rural counties, where an average of 14.3 percent of residents under the age of 65 lacks health insurance.

Figure 3



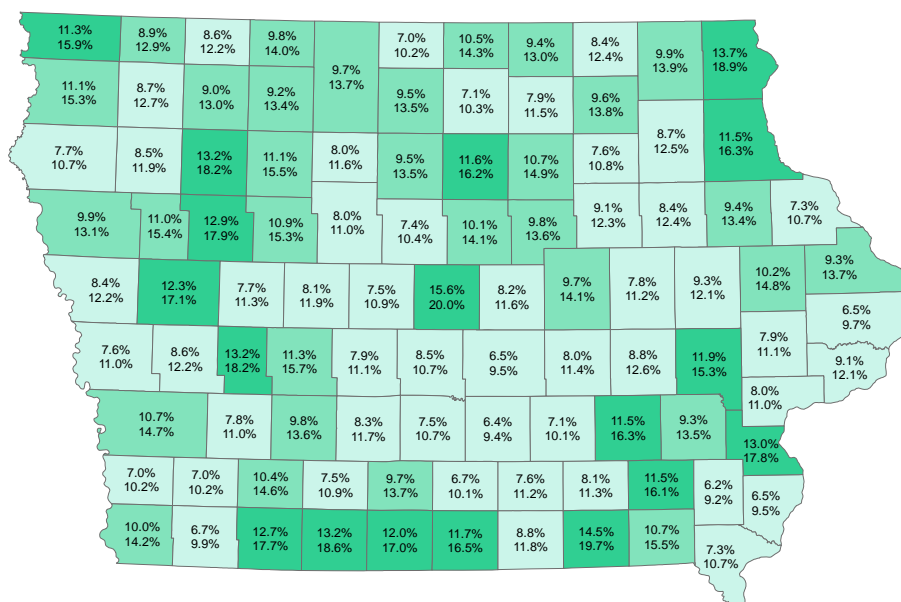
<sup>‡</sup> The large metropolitan group includes 9 counties in the Des Moines, Omaha-Council Bluffs, and Quad Cities metro areas. The small metropolitan group includes 11 counties in the Ames, Cedar Rapids, Dubuque, Iowa City, Sioux City, and Waterloo-Cedar Falls metro areas. The two large urban groups include 8 counties with a total urban population 20,000 or more. The large urban adjacent group includes Clinton, Marshall, and Muscatine Counties. Counties in the non-adjacent large urban group contain several of the state's regional trade and manufacturing centers, including Mason City, Burlington, Keokuk-Fort Madison, Ottumwa, and Fort Dodge. The two small urban groups represent 50 counties having a total urban population of 2,500 to 19,999 residents. Finally, the two rural county groups contain 21 counties with an urban population below 2,500 residents.

Figure 4 shows the variation in health insurance coverage rates by individual county in Iowa. The label for each county indicates the low and high ends of a 90 percent confidence interval for the county's estimate, which falls at the midpoint of the confidence interval. The estimated values for Iowa's 99 counties range from a low of 7.7 percent in Henry County to a high of 17.8 percent in Story County.

Figure 4

## Estimated Uninsured Percentage of the Population Under Age 65: All Income Groups, 2006

The map labels indicate the low and high ends of a 90% confidence interval for each county's estimate.



### 2006 Small Area Health Insurance Estimates

#### County uninsured rate relative to the statewide average of 10.8 percent

- Lower than Iowa average
- 100 to 125 percent of Iowa average
- At or above 125 percent of Iowa average

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Source Data: U.S. Census Bureau

Across all counties, individuals in lower-income groups are less likely to have health insurance than people with higher incomes.<sup>§</sup> In 2006, 22.1 percent of Iowa's lower-income residents did not have health insurance. This was more than twice the average rate of 10.8 percent for Iowans of all income levels. Figure 5 illustrates the rates for Iowa's lower-income residents on a county-by-county basis.

<sup>§</sup> While there are no standard definitions of "low-income," the federal government does set annual poverty thresholds for families based on family size and income level. If a family's income falls below the poverty threshold for a family that size, every member of that family is considered to be poor. Additional thresholds using income relative to the poverty threshold can be used to identify people with low incomes who may not be officially in poverty. The SAHIE program uses a value of 200 percent of the poverty threshold to identify lower-income individuals.

Estimated Uninsured Percentage of the Population Under Age 65:  
Lower-Income Groups, 2006

26.9% 38.5%	20.2% 31.6%	23.2% 33.8%	19.9% 29.9%	19.5% 29.1%	17.7% 27.3%	25.1% 35.7%	20.9% 30.7%	15.9% 25.7%	26.0% 37.0%	26.3% 36.7%
29.2% 40.4%	16.3% 24.9%	17.5% 26.7%	18.2% 28.4%		23.6% 34.4%	13.3% 20.7%	13.6% 21.2%	21.3% 31.5%	15.2% 23.2%	21.0% 31.6%
20.4% 29.8%	16.8% 25.2%	25.2% 35.2%	24.4% 35.0%		17.4% 26.4%	19.5% 28.5%	24.1% 34.1%	24.2% 34.2%	24.9% 35.5%	19.6% 29.6%
15.0% 21.2%	23.4% 33.8%	25.1% 35.5%	23.3% 33.5%	12.2% 18.0%	16.9% 25.3%	20.9% 30.3%	32.9% 44.7%	15.0% 22.0%	15.4% 24.2%	15.9% 24.7%
14.3% 22.5%	20.7% 29.9%	16.6% 25.2%	15.8% 24.6%	16.9% 25.7%	44.8% 55.2%	14.7% 21.7%	18.3% 27.9%	20.9% 30.7%	14.9% 21.5%	20.1% 30.1%
16.0% 24.2%	19.3% 28.9%	27.7% 39.1%	27.0% 37.8%	29.2% 39.8%	16.9% 22.9%	14.8% 22.8%	18.0% 27.2%	25.0% 35.8%	38.0% 48.0%	23.4% 33.8%
11.2% 17.0%	13.1% 20.1%	23.5% 33.9%	22.8% 33.4%	22.4% 32.2%	16.2% 25.0%	12.6% 19.4%	20.0% 29.4%	18.8% 28.2%	14.2% 21.2%	10.1% 16.1%
15.1% 22.9%	11.6% 18.8%	19.3% 28.7%	12.4% 20.0%	17.7% 26.7%	10.3% 17.3%	12.7% 20.1%	11.1% 19.6%	20.4% 29.6%	13.1% 20.9%	14.0% 20.0%
19.8% 29.2%	10.9% 17.5%	23.4% 34.0%	20.3% 30.5%	17.6% 26.2%	18.5% 27.9%	11.0% 16.6%	17.6% 27.2%	17.7% 27.3%	11.2% 17.6%	10.0% 16.0%

Lower than Iowa average  
 100 to 125 percent of Iowa average  
 At or above 125 percent of Iowa average

The metropolitan counties of Story and Johnson ranked first and second, respectively, among all counties in the percentage of lower-income residents without health insurance. Large populations of university students in these two counties likely explain their relatively high rates. Overall, Iowa's metropolitan counties averaged just below 23 percent in the percentage of lower-income residents without health insurance. Large urban counties had the lowest uninsured rates for lower-income individuals at 15.3 percent. Within this group, the counties of Des Moines and Clinton had the lowest overall rates among all 99 counties. The average rate across the small urban counties was 22.4 percent. Rural counties had the highest average uninsured rates for lower-income individuals. More than 27 percent of lower-income residents in Iowa's rural counties did not have health insurance in 2006.

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